



Happy Halloween!



People's Choice Federal Credit Union 3rd Quarter 2010 Newsletter

AM I COVERED?

The Manager and staff are available to discuss your credit union financial needs. Here are some important considerations:

1) Do you have any changes that affect your current membership card? This could be a marital name or address change, divorce or a joint owner added or removed.

2) Have you any accounts that are dormant? The federal government requires the credit union to follow up on dormant accounts every month. If you haven't used an account, regardless of the balance, it becomes dormant after 5 years. Checking accounts are even more serious, since this information can be utilized by hackers and fraud. Please close Vacation and Christmas clubs and checking accounts if you do not intend to utilize them.

3) Every eligible member with a loan carries \$25,000 "free" life insurance. The credit union pays the premiums for this benefit. If you need additional coverage, such as credit disability and have not initially applied, you can still receive a policy if you qualify.

Don't wait until it's too late.....talk to us, we will make sure you're covered!

"Christmas Loan Special"

You may apply & receive your check between

November 1st & 30th

\$2000-3000 24 mo. 9.5%

\$1000-1999 12 mo. 9.0%

Above loans range from \$90-144 mo.

Remember:

This "Christmas Loan Special" is not a refinancing option on any other loan and is subject to Credit Committee approval. It is also inclusive of the \$45,000 loan limit.

Have a Great Holiday Season!!!



**People's Choice
Federal Credit Union**

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Closed Holidays:

Monday, Oct. 11th,
Columbus Day

Thursday, Nov. 11th
Veteran's Day

Thursday, Nov. 25th,
Thanksgiving Day

Friday, Dec. 24th
Christmas Eve

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INTERNATIONAL CREDIT UNION DAY CELEBRATED!

October 21, 2010

More than 186 million members in 97 countries belong to thousands of credit unions just like ours. They know that "people helping people" means that the credit union services are intended to serve them, rather than make a profit from them.

Join members worldwide in celebrating our accomplished history, our shared values and our bright future on International Credit Union Day, October 21, 2010. Stop in on this day and put your name in a

drawing to be given out on Friday, October 22nd. Stop in during the week to visit and enjoy a treat!



"Free" Allpoint® ATM Website

Wherever you are, you can ALWAYS find an ATM that will not surcharge you!

Allpoint® ATM's are surcharge free, the credit union pays a monthly fee for this service to be utilized by our membership.

Please follow this URL:

www.allpointnetwork.com

This will direct you by zip code and display Allpoint® ATMs in the area.

If you have no computer access, please contact the credit union office, the staff will be more than happy to look up your request!



Banks charge twice as much for checking fees than Credit Unions!

Chicago based, Moebs Services recently conducted a survey of 2,300 banks and credit unions and found that banks charge about \$35 for non-sufficient funds fees. Credit unions charge an average of \$25.

Your credit union charges \$20. If you contact the credit union the same day of the posting and deposit

the negative amount, you will not be charged at all!!!!

If you visit our website:

www.peopleschoicefcu.org

You can review our fee schedule. You will be glad to notice that just about all the fees indicated are much lower than the bank fees.

We also offer seniors (55+) and students, free checks!

"People Helping People"



Christmas Clubs Transferred 9/30/10

Your enclosed 3rd quarter statement will reflect the dividend paid and transfer of your Christmas Club to either your savings or checking accounts.

You can call the credit union and make any request for disbursement.

You can also request your next year's Christmas Club to be deposited into your choice of accounts.

If you haven't renewed your 2011 Christmas Club, simply call the credit union office.

Happy Shopping!



Annual Meeting—Date is set!

Please mark your calendars NOW for our annual meeting.

It is **February 5, 2011** and is at the Radisson Lackawanna Station in Scranton.

Last year, we faced a record low. We understand times are tough and hope that this coming year will bring financial ease in some ways for all of us.

We keep the price as low as possible and offer a cash bar,

simply because many attending members do not order drinks after the cocktail hour and feel they should not be charged for others that do. This is a fair way of charging for this event.

We also have a GREAT band contracted, The Wannabees!. If you recall, Ron Pascoe is the front man that played at our party held at Pittston Convention Hall in which the band name then was "Doublecross".

We are delighted the band had this opening and are looking forward to more members attending this year. The food was superb, the atmosphere incredible and the prizes numerous. We need you to make this a continuing, successful meeting!



Part time Member Service Representative Position

The credit union has a job opening for a Member Service Representative. This position will require approximately 24-32 hours a week. The duties will include servicing members with daily transactions including loans, savings and checking accounts, credit/debit cards, wire

transfers, etc.

Please contact Tina Dolgash at 451-3318 to apply.

Applicants can also pick up an application at the credit union.

The applicant must be flexible when working fluctuating days during the week.

The credit union is an Equal Opportunity Employer.

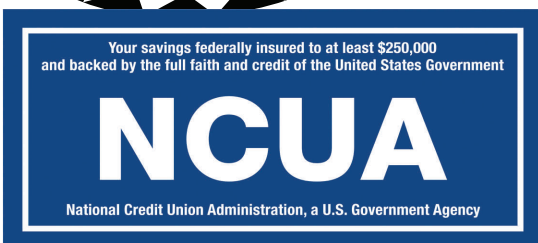


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"Where people are worth more
than money"



**GET YOUR GOLDEN DOLLARS
HERE!!!**

The credit union offers: John Adams, Thomas Jefferson, James Madison, Andrew Jackson, James Monroe, William Henry Harrison, Martin Van Buren, James K. Polk, Zachery Taylor, Franklin Pierce, and Millard Fillmore golden dollars in uncirculated rolls or loose coins.

These make great gifts for coin collectors, young children learning about our past Presidents and how to save coins, and also make a great impression when tipping your favorite waiter or waitress!

CURRENT RATES AND SERVICES

New Car up to 6 yrs./Secured Loans 4.9% **Used Car** up to 5 yrs. Rates: 1-3 yrs.-5.9%, 3+ to 5 yrs.-7.9% Over 5 yrs.-10.9%

Personal/Non-Collateral—12.5% **Visa Classic Credit Cards**—9.9% APR **Visa Cash Advance/Balance Transfer**—12.9%

Home Equity Fixed Rate Loan: Up to 5 years—5.65% Over 5 to 10 years—5.70% Over 10 to 15 years—6.90% Closing costs are usually under \$600 and can be incorporated into the home equity loan.

Don't forget...\$25,000 FREE Life Insurance on all our loans!!!! Credit Disability Insurance also available to our members

Share Certificates (10/1-10/15/10) **12 month** : 1.00% \$1000 min. 1.00% APY
6 month: .75% \$1000 min. .75% APY

3rd Qtr. '10 Dividends: Shares: \$50-25,000 @.35% APYE .351% \$25,000.01+ @.60% APYE: .601%
Clubs: To \$25,000 @.35% APYE .351% \$25,000.01+ @.60% APYE .601%

Products:

Wire Transfers: \$12.00 **Certified Checks**: \$5.00

Sam's Club Membership \$40 (Now open to the general public)

Cinemark Platinum Tickets: \$7.25 **Cinemark Regular Tickets**: \$6.25